SUMMARY OF MASSACHUSETTS NONGROUP MEMBERSHIP AS OF DECEMBER 31, 2000

MASSACHUSETTS NONGROUP	1999 TOTAL	2000 TOTAL	99 to 00
CLOSED PLANS ¹	Covered Lives at	Covered Lives at	Difference
(WITH 2000 MEMBERSHIP ACCORDING TO 2000 REPORTS)	End of Year	End of Year	Covered Lives
Blue Cross and Blue Shield of Massachusetts, Inc.	16,847	9,862	(6,985)
Commercial Carriers	24,691	9,724	(14,967)
Health Maintenance Organizations	5,893	3,938	(1,955)
TOTALS:	47,431	23,524	(23,907)

MASSACHUSETTS NONGROUP	1999 TOTAL	2000 TOTAL	99 to 00
GUARANTEED ISSUE PLANS ²	Covered Lives at	Covered Lives at	Difference
(WITH 2000 MEMBERSHIP ACCORDING TO 2000 REPORTS)	End of Year	End of Year	Covered Lives
Blue Cross and Blue Shield of Massachusetts, Inc.	10,426	15,942	5,516
Commercial Carriers	74	71	(3)
Health Maintenance Organizations	21,326	17,953	(3,373)

MASSACHUSETTS NONGROUP	1999 TOTAL	2000 TOTAL	99 to 00
CONVERSION ONLY GUARANTEED ISSUE PLANS 3	Covered Lives at	Covered Lives at	Difference
(WITH 2000 MEMBERSHIP ACCORDING TO 2000 REPORTS)	End of Year	End of Year	Covered Lives
Blue Cross and Blue Shield of Massachusetts, Inc.	NA	NA	NA
Commercial Carriers	16	21	5
Health Maintenance Organizations	NA	NA	NA
TOTALS:	16	21	5

MASSACHUSETTS NONGROUP	1999 TOTAL	2000 TOTAL	99 to 00
MEMBERSHIP	Covered Lives at	Covered Lives at	Difference
(WITH 2000 MEMBERSHIP ACCORDING TO 2000 REPORTS)	End of Year	End of Year	Covered Lives
Blue Cross and Blue Shield of Massachusetts, Inc.	27,273	25,804	NA
Commercial Carriers	24,781	9,816	(14,965)
Health Maintenance Organizations	27,219	21,891	NA
TOTALS:	79,273	57,511	(21,762)

MASSACHUSETTS NONGROUP MEMBERSHIP (WITH 2000 MEMBERSHIP ACCORDING TO 2000 REPORTS)	1999 TOTAL Covered Lives at End of Year	2000 TOTAL Covered Lives at End of Year	99 to 00 Difference Covered Lives
CLOSED PLANS	47,431	23,524	(23,907)
GUARANTEED ISSUE PLANS	31,826	33,966	2,140
CONVERSION ONLY GUARANTEED ISSUE PLANS	16	21	5
TOTALS:	79,273	57,511	(21,762)

2000 Massachusetts Population	6,349,097
2000 MA	
Covered Lives at End of Year	57,511
MA Population Insurec	
in All Nongroup Plans	0.9%

According to M.G.L. c. 176M §1 a "closed plan" is defined as a "nongroup health plan issued by a carrier to a natural person for said person, as well as any covered dependents, prior to the first day of the first open enrollment period" (October 1, 1997).
 Represents membership in guaranteed issue nongroup health plans subject to M.G.L. c. 176M excluding membership in guaranteed issue health plans available only on a group conversion basis (please see separate report for this information).
 Represents membership in guaranteed issue health plans subject to M.G.L. c. 176M issued only on a group conversion basis. Please see separate report for membership in guaranteed issue health plans available to all eligible persons.